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Kia Silverbrook

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393 DARLING STREET  
BALMAIN, 2041  
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EXAMINER

CAMPBELL, KELLIE L

ART UNIT

PAPER NUMBER

3691

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/685,583	<b>Applicant(s)</b> SILVERBROOK ET AL.	
	<b>Examiner</b> KELLIE CAMPBELL	<b>Art Unit</b> 3691	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 09 February 2009.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1,4-16,18-20 and 24 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1,4-16,18-20 and 24 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

1. The following is a non-final Office action on the merits in response to the request for continued examination under 37 CFR 1.114 received on April 15, 2009. Claims 1 and 24 are amended. No new claims have been added. No additional claims have been cancelled. Therefore, Claims 1, 4-16, 18-20, and 24 are pending and examined below.

#### ***Continued Examination Under 37 CFR 1.114***

2. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on February 9, 2009 has been entered.

#### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

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3. **Claims 1 & 24** are rejected under 35 U.S.C. 103(a) as being unpatentable over Gott (U.S. 4,088,981) (hereinafter “Gott”) in view of Morishita et al. (U.S. 6,335,727) (hereinafter “Morishita”), and in further view of Black (U.S. 6,307,956 B1).

**As per claim 1**, Gott teaches a method of initiating a banking transaction, the method including the steps of:

providing a banking customer with a printed banking form including first printed coded data identifying a form identity and a plurality of first locations and second printed coded data identifying the form identity and a plurality of second locations (figure 1, col. 2, lines 9-35, and col. 2, line 65 through col. 3, line 53);

transmitting data from the pen to the computer system, such that the computer system can identify, from said data, the identity of the banking form, the identity of the banking customer, and the first and second parameters, and thereby initiate the banking transaction (abstract, figure 1, col. 5, line 59 through col. 6, line 2).

Gott does not disclose:

interacting with a first zone of the printed form containing the first coded data using an optically imaging pen, said first zone being associated with a first parameter of the banking transaction;

interacting with a second zone of the printed form containing the second coded data using the optically imaging pen, said second zone being associated with a second parameter of the banking transaction;

generating, in the pen, data, regarding identity of the form, at least one first location within said first zone and at least one second location within said second zone.

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Morishita discloses an input information device that includes an information holding device and positional recognition system (abstract).

Both Gott and Morishita disclose providing a means for data entry, such as inputting transactional data. Morishita teaches a sensing device that can recognize coded data and generate data regarding the at least one parameter and movement of the sensing device relative to the coded data (figure 2, col. 5, lines 5-25 and lines 45-57, col. 6, lines 31-51 and col. 11, line 40-col. 12, line 10). It would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Gott with the teachings of Morishita because such a modification would allow Gott to have an input device that is capable of reading and sensing coded data on a financial form.

Neither Gott nor Morishita expressly disclose transmitting the data from the pen together with the data regarding and identity of the banking customer wherein said data regarding the identity of the banking customer is a unique pen identifier contained in said pen, said pen identifier being associated with the identity of the banking customer in the computer system.

However, Black teaches a pen with data regarding an identity of the banking customer wherein said data regarding the identity of the banking customer is a unique pen identifier contained in said pen, said pen identifier being associated with the identity of the banking customer in a computer system (col. 7, lines 36-41, the identity verification system of the present invention as shown in FIG. 1 comprises a stylus 15 with biometric sensors 20 disposed in a grip 30, and a computer processing unit 40; col. 8, lines 33-40; one-to-one biometric matching is used. .... This embodiment requires

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each user to carry on his/her user a device that includes an encrypted reference biometric for reference purposes to gain access into the system; Column 11, lines 15-17, the insert 50 fits onto the cap of the stylus 15. The term "insert" as used herein is a device that includes an encrypted reference identifier. The insert 50 contains the encrypted print and the name of the user owning the card. The insert is also linked to one or more accounts; col. 12, lines 24-28, each insert 50 contains one or more encrypted references, which are unique to each user. Using this secret value, the insert 50 can compute a cryptographic response to challenges sent from the network.).

Therefore, it would have been obvious to a person having ordinary skill in the art at the time the invention was made to modify the invention of Gott in view of Morishita with the teachings of Black to include transmitting the data from the pen together with the data regarding and identity of the banking customer wherein said data regarding the identity of the banking customer is a unique pen identifier contained in said pen, said pen identifier being associated with the identity of the banking customer in the computer system.

A person having ordinary skill in the art at the time the invention was made would have been motivated to do so in order to provide the user with a pen-based system that is compatible with encryption technology so that event access is confirmed locally (a) eliminating most privacy concerns (b) simplifying system logic while improving system speed, and (c) reducing the complexity and cost of the biometric sensors as taught by Black (col. 3, lines 66-67 through col. 4, lines 1-3).

**Claim 24** recites equivalent limitations to claim 1 and is therefore rejected using the same art and rationale set forth above.

4. **Claims 4 & 6** are rejected under 35 U.S.C. 103(a) as being unpatentable over Gott, in view of Morishita, in view of Black and further in view of Dymetman et al. (U.S. 6,330,976) (hereinafter "Dymetman").

**As per claim 4**, the combination of Gott and Morishita does not disclose wherein at least one of said first and second parameters is an action parameter of the banking transaction, the method including initiating, in the computer system, an operation in respect of the at least one parameter.

Dymetman discloses a marking medium area with encoded identifier for producing action through a network (abstract).

Gott, Morishita, Black and Dymetman disclose providing a means for data entry, such as inputting transactional data. Dymetman teaches wherein at least one of said first and second parameters is an action parameter of the banking transaction, the method including initiating, in the computer system, an operation in respect of the at least one parameter (col.4, lines 16-23). It would have been obvious to one having ordinary skill in the art at the time the invention was made to include the disclosures of Dymetman in the combination of Gott, Morishita, and Black. The combination taken as a whole suggests that in order to perform a banking transaction a form needs to be provided to collect and to process the information relating to the financial transaction.

**As per claim 6**, the combination of Gott, Morishita, and Black fails to disclose wherein at least one of said first and second parameter is an option parameter of the

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banking transaction, the method comprising initiating, in the computer system, an operation associated with the option parameter.

Dymetman teaches wherein at least one of said first and second parameter is an option parameter of the banking transaction, the method comprising initiating, in the computer system, an operation associated with the option parameter (col. 30, line 65-col. 31, line 39). It would have been obvious to one having ordinary skill in the art at the time the invention was made to include the disclosures of Dymetman in the combination of Gott, Morishita, and Black. The combination taken as a whole suggests that in order to perform a banking transaction a hand-drawn mark (i.e. signature) needs to be made in order to identify the acceptance of the information on the form by a person relating to the financial transaction.

5. **Claims 5 & 7** are rejected under 35 U.S.C. 103(a) as being unpatentable over Gott in view of Morishita in view of Black in further view of Dymetman and further in view of Richards et al. (U.S. 6,539,361) (hereinafter "Richards").

**As per claim 5**, the combination of Gott, Morishita, Black, and Dymetman does not disclose that the action parameter of the banking transaction is selected from the group consisting of: a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill payments.

Richards discloses a method of automated banking (abstract).



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Gott, Morishita, Black Dymetman, and Richards disclose providing a means for data entry, such as inputting transactional data. Richards teaches that the action parameter of the banking transaction is selected from the group consisting of: a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill payments (col. 1, lines 26-44). It would have been obvious to one having ordinary skill in the art at the time the invention was made to include the disclosures of Richards in the combination of Gott, Morishita, and Dymetman. The combination taken as a whole suggests that in order to perform a banking transaction a request for certain services needs to be provided in order to receive the requested banking services.

**As per claim 7**, the combination of Gott, Morishita, Black and Dymetman does not disclose wherein the option parameter is associated with at least one of: a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, a request for a list of bill payments, an account, a currency, and a payee name.

Richards teaches wherein the option parameter is associated with at least one of: a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an

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account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, a request for a list of bill payments, an account, a currency, and a payee name (col. 1, lines 26-44). It would have been obvious to one having ordinary skill in the art at the time the invention was made to include the disclosures of Richards in the combination of Gott, Morishita, Black, and Dymetman. The combination taken as a whole suggests that in order to perform a banking transaction a request for certain services needs to be provided in order to receive the requested banking services.

6. **Claims 8-12 & 20** are rejected under 35 U.S.C. 103(a) as being unpatentable over Gott, in view of Morishita in view of Black and further in view of Patterson, Jr. et al. (U.S. 5,797,002)(hereinafter "Patterson, Jr.").

**As per claim 8**, the combination of Gott and Morishita does not disclose wherein at least one of the first and second parameters is a text parameter of the banking transaction, the method including initiating, in the computer system, an operation associated with the text parameter.

Patterson, Jr. discloses a computer-based technique for transferring financial orders, quotes, and memos (abstract).

Gott, Morishita, and Patterson, Jr. disclose providing a means for data entry, such as inputting transactional data. Patterson, Jr. teaches wherein at least one of the first and second parameters is a text parameter of the banking transaction, the method including initiating, in the computer system, an operation associated with the text parameter (fig. 4, 8, & 11, and col. 13, line 20-col. 15, line 55). It would have been

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obvious to one having ordinary skill in the art at the time the invention was made to include the disclosures of Patterson, Jr. in the combination of Gott, Morishita, and Black. The combination taken as a whole suggests that in order to identify a customer, the handwriting needs to match in order to be converted to computer text.

**As per claim 9**, the combination of Gott, Morishita, and Black does not disclose converting, in the computer system, the handwritten text data to computer text.

Patterson, Jr. teaches converting, in the computer system, the handwritten text data to computer text (fig. 4, 8, & 11, and col. 13, line 20-col. 15, line 55). It would have been obvious to one having ordinary skill in the art at the time the invention was made to include the disclosures of Patterson, Jr. in the combination of Gott and Morishita. The combination taken as a whole suggests that in order to identify a customer, the handwriting needs to match in order to be converted to computer text.

**As per claim 10**, the combination of Gott, Morishita, and Black does not disclose that the text parameter is associated with at least one of: a check amount, a payee name, a currency amount, a transfer amount, a payment amount, a payment date, and a check number.

Patterson, Jr. teaches a check amount, a payee name, a currency amount, a transfer amount, a payment amount, a payment date, and a check number (fig. 4, 8, & 11 and col. 13, line 20 through col. 15, line 55; and, furthermore, these parameters are inherently part of processing and/or writing checks). It would have been obvious to one having ordinary skill in the art at the time the invention was made to include the

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disclosures of Patterson, Jr. in the combination of Gott, Morishita, and Black. The combination taken as a whole suggests allowing a checking transaction to be identified.

**As per claim 11**, the combination of Gott, Morishita, and Black does not disclose wherein at least one of the first and second parameters is an authorization parameter of the banking transaction, the method including initiating, in the computer system, an operation associated with the authorization parameter.

Patterson, Jr. teaches wherein at least one of the first and second parameters is an authorization parameter of the banking transaction, the method including initiating, in the computer system, an operation associated with the authorization parameter (fig. 4, 8, & 11, and col. 13, line 20-col. 15, line 55). It would have been obvious to one having ordinary skill in the art at the time the invention was made to include the disclosures of Patterson, Jr. in the combination of Gott, Morishita, and Black. The combination taken as a whole suggests verifying a customer's identification information before processing a financial transaction.

**As per claim 12**, the combination of Gott, Morishita, and Black does not disclose verifying, in the computer system, that the signature is that of the customer.

Patterson, Jr. teaches verifying, in the computer system, that the signature is that of the custom (fig. 4, 8, & 11, and col. 13, line 20-col. 15, line 55). It would have been obvious to one having ordinary skill in the art at the time the invention was made to include the disclosures of Patterson, Jr. in the combination of Gott, Morishita, and Black. The combination taken as a whole suggests verifying a customer's identification information before processing a financial transaction.

**As per claim 20**, the combination of Gott, Morishita, and Black does not disclose retaining a retrievable record of each form generated, the form being retrievable using its identity as contained in its coded data.

Patterson Jr. et al. teaches retaining a retrievable record of each form generated, the form being retrievable using its identity as contained in its coded data (col. 8, line 32 through col. 9, line 2). It would have been obvious to one having ordinary skill in the art at the time the invention was made to include the disclosures of Patterson, Jr. in the combination of Gott, Morishita, and Black. The combination taken as a whole suggests maintaining a record of financial transactions in order to properly document accounts and ensure that each respective transaction is proper.

7. **Claim 13** is rejected under 35 U.S.C. 103(a) as being unpatentable over Gott in view of Morishita in view of Black and in view of Patterson, Jr. and further in view of Richards et al. (U.S. 6,539,361) (hereinafter "Richards").

**As per claim 13**, the combination of Gott, Morishita, Black and Patterson does not disclose that the authorization parameter is associated with authorization for at least one of: access to account information, withdrawal of funds, transfer of funds, payment of a bill, modification of a bill payment, deletion of a bill payment, stopping of checks, and ordering of checks.

Richards discloses enabling customers to dispensing cash, make deposits, transfer funds, etc. (col. 1, lines 26-44). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Gott, Morishita, Black, and Patterson, Jr. combination to include an authorization parameter

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in a banking transaction comprising a request for dispensing cash, making deposits, transferring funds, etc. as taught by Richards in order to allow banking customer to benefit from using quick and efficient means for processing financial transactions.

8. **Claim 16** is rejected under 35 U.S.C. 103(a) as being unpatentable over Gott in view of Morishita in view of Black and further in view of Richards.

**As per claim 16**, the combination of Gott, Morishita, and Black does not disclose that the form contains information relating to at least one of: information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill payments.

Richards teaches that the form contains information relating to at least one of: information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill payments (col. 1, lines 26-44). It would have been obvious to one having ordinary skill in the art at the time the invention was made to include the disclosures of Richards in combination with Gott, Morishita, and Black. The combination taken as a whole suggests that in order to perform a banking transaction a request for certain services needs to be provided in order to receive the requested banking services.

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9. **Claims 14-15 & 18-19** are rejected under 35 U.S.C. 103(a) as being unpatentable over Gott in view of Morishita and in view of Black and further in view of Official Notice.

**As per claim 14**, the Gott and Morishita combination does not disclose wherein at least one of the first and second parameters is a picture parameter of the banking transaction, the method including initiating, in the computer system, an operation associated with the picture parameter.

The Examiner takes Official Notice that it is old and well known in the art to have picture parameters associated with a financial transaction that can be identified and associated with a particular operation. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Gott, Morishita, and Black combination to include a picture parameter that may be identified and associated with an operation in order to timely identify a parameter and to minimize the necessary text required to identify an item or document.

**As per claim 15**, the Gott, Morishita, and Black combination does not disclose that the picture parameter is associated with a graphic design for a customer's checks.

The Examiner takes Official Notice that it is old and well known in the art to have picture parameters associated with a financial transaction that can be identified and associated with a particular operation. Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Gott, Morishita, and Black combination to include a picture associated with a graphic design of a

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customer's check in order to timely identify an operation and to minimize the necessary text required to identify an item or document.

**As per claim 18**, the Gott, Morishita, and Black combination does not disclose printing the form on a surface and, at the same time that the form is printed, printing the coded data on the surface.

The Examiner takes Official Notice that it is old and well known in the art to print forms on demand and print coded data (i.e. checks). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Gott, Morishita, and Black combination to include printing forms on demand, including printing coded data, in order to allow a banking customer access to paper records and enhance security measures by coding relevant financial data.

**As per claim 19**, the Gott, Morishita, and Black combination does not disclose printing the coded data to be substantially invisible in the visible spectrum.

The Examiner takes Official Notice that it is old and well known in the art to print coded data to be substantially invisible (i.e. checks). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the Gott, Morishita, and Black combination to include printing substantially invisible coded data in order to enhance security measures by masking relevant financial data.

### ***Response to Arguments***

10. Applicant's arguments with respect to **claims 1, 4-16, 18-20, and 24** have been considered but are moot in view of the new grounds of rejection.



***Conclusion***

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KELLIE CAMPBELL whose telephone number is (571)270-5495. The examiner can normally be reached on M-F 7:30-5:00 alt. Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/K.C./

/Alexander Kalinowski/

Supervisory Patent Examiner, Art Unit 3691